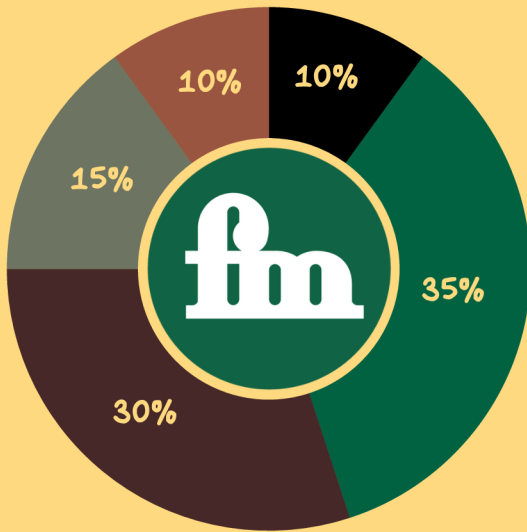


# What Is A Credit Score?



- Active Types of Credit
- Payment History
- Outstanding Balance
- Age of Credit
- New Credit

## How Your Credit Score Is Measured?

### What Can Affect Your Credit Score?

- Missing Payments
- High Credit Card Usage
- Closing Credit Accounts
- High Number of Inquiries
- Opening Multiple Accounts Quickly
- More Revolving Loans Than Installment Loans

### What Won't Affect Your Credit Score?

- Age
- Education
- Marital Status
- Length of Residence
- Length of Employment
- Debt Ratio
- Income

### How To Improve Your Credit Score

- Pay Down Balances
- Keep Credit Accounts Open
- Make Payments On Time
- Build Solid Credit History
- Minimize Revolving Debt

### Get Your Annual Credit Report

- Visit [AnnualCreditReport.com](http://AnnualCreditReport.com) For Your Equifax, Experian, & TransUnion Credit Reports



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# Financial Literacy Month

